



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name BCI FINANCIAL GROUP, INC.

City/State MIAMI, FL

Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 20,242,448

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BCI FINANCIAL GROUP, INC.
1450 BRICKELL AVENUE
28TH FLOOR
MIAMI, FL 33131

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BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	19,642,229	16,660,847	17,237,548	15,075,013	12,594,319
Net income (\$000)	113,686	57,909	125,994	162,234	95,663
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.64	2.65	47	2.62	2.84	29	2.68	2.77	37	2.73	3.01	28	2.85	3.08	30
+ Non-interest income	0.40	1.11	15	0.39	1.14	13	0.42	1.21	16	0.43	1.32	10	0.34	1.31	10
- Overhead expense	1.51	2.24	10	1.61	2.63	10	1.59	2.57	10	1.63	2.69	7	2.02	2.71	16
- Provision for credit losses	0	-0.15	78	0.47	0.85	25	0.59	0.51	62	0.11	0.15	48	0.15	0.14	63
+ Securities gains (losses)	0.04	0.01	91	0.01	0.03	57	0.06	0.02	81	0.02	0.01	78	0	0	50
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.56	1.79	35	0.95	0.64	60	0.98	1.04	42	1.44	1.56	38	1.02	1.57	11
Net operating income	1.16	1.36	31	0.70	0.48	57	0.73	0.81	36	1.08	1.19	34	0.76	1.24	11
Net income	1.16	1.35	31	0.70	0.50	56	0.73	0.82	35	1.08	1.19	34	0.76	1.24	11
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.11	3.14	45	3.60	3.78	34	3.50	3.55	44	4.19	4.41	32	4.04	4.24	36
Interest expense	0.27	0.27	62	0.75	0.66	66	0.60	0.52	65	1.23	1.08	68	0.99	0.86	68
Net interest income (tax equivalent)	2.84	2.85	43	2.85	3.10	31	2.90	3.01	38	2.95	3.33	27	3.06	3.38	26
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.13	18	0.06	0.28	21	0.11	0.27	34	0.01	0.21	9	0.04	0.22	20
Earnings coverage of net loan and lease losses (X)	280.69	4.52	95	35.24	21.56	81	20.11	22.91	64	187.85	24.40	95	40.20	21.75	84
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.10	1.39	27	0.68	1.51	12	1.11	1.58	21	0.45	0.83	16	0.33	0.90	5
Allowance for loan and lease losses / Total loans and leases	1.10	1.37	28	0.67	1.48	12	1.10	1.55	24	0.45	0.81	16	0.33	0.89	7
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.59	0.63	54	0.47	0.66	32	0.83	0.71	67	0.43	0.57	37	0.34	0.61	23
30-89 days past due loans and leases / Total loans and leases	0.29	0.27	66	0.19	0.36	31	0.65	0.39	81	0.28	0.43	38	0.27	0.44	31
Liquidity and Funding															
Net noncore funding dependence	1.62	-1.82	67	18.18	6.94	82	8.03	3.20	68	19.86	14.45	72	18.21	16.62	61
Net short-term noncore funding dependence	-3.21	-8.21	65	11.17	-2.29	86	1.31	-4.76	72	18.98	3.38	89	16.01	4.66	80
Net loans and leases / Total assets	60.92	59.81	53	71.63	63.21	75	66.52	61.58	62	68.93	63.77	53	70.54	63.98	58
Capitalization															
Tier 1 leverage ratio	9.60	9.11	70	10.08	9.03	80	9.93	9.13	76	10.92	9.76	79	10.42	9.71	73
Holding company equity capital / Total assets	10.45	10.88	46	11.43	11.06	57	11.18	11.16	49	11.99	12.43	44	11.93	12.22	51
Total equity capital (including minority interest) / Total assets	10.46	11.01	44	11.44	11.18	55	11.19	11.29	48	12	12.57	42	11.94	12.27	50
Common equity tier 1 capital / Total risk-weighted assets	15.03	12.69	83	14.42	12.01	83	14.71	12.38	82	13.91	12.17	79	13.23	12.12	76
Net loans and leases / Equity capital (X)	5.83	5.51	60	6.26	5.78	62	5.95	5.58	58	5.75	5.21	66	5.91	5.29	67
Cash dividends / Net income	0	25.30	4	0	60.26	4	0	42.30	4	0	33.12	3	0	27.31	5
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	15.98	9.29	76	15.90	17.07	52	16.87	16.68	54	10.57	9.26	68	40.84	7	94
Equity capital	5.96	9.31	47	10.36	6.16	74	9.01	6.99	67	11.07	10.49	68	61.27	7.89	94
Net loans and leases	-1.36	0.79	53	18.03	13.26	74	12.78	9.07	72	8.05	9.10	62	43.16	7.89	96
Noncore funding	-43.27	-23.76	25	0.48	-2.41	56	-36.85	-12.18	20	16.90	6.59	75	1.96	10.67	35
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	99.55	103.07	32	99.52	103.11	26	99.54	102.81	30	99.49	103.22	26	99.42	103.10	27
Cash from ops + noncash items + op expense / Op expense + dividends	36.36	130.64	17	-229.41	154.33	2	-134.21	147.24	1	-100	190.27	1	-156.41	174.91	1

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	242,014	229,622	477,673	480,846	387,631	5.40	183.75
Income from lease financing receivables.....	6,223	7,344	13,818	13,932	10,653	-15.26	3560.59
Fully taxable income on loans and leases.....	246,090	234,400	486,559	489,810	394,636	4.99	188.24
Tax-exempt income on loans and leases.....	2,147	2,566	4,932	4,968	3,648	-16.33	2518.29
Estimated tax benefit on income on loans and leases.....	2,431	2,841	0	5,480	3,615	-14.43	4666.67
Income on loans and leases (tax equivalent).....	250,668	239,807	491,491	500,258	401,899	4.53	193.14
Investment interest income (tax equivalent).....	31,106	32,631	58,506	68,095	59,815	-4.67	71.57
Interest on balances due from depository institutions.....	631	1,286	1,615	8,067	7,160	-50.93	30.10
Interest income on other earning assets.....	1,556	2,784	5,022	6,214	5,726	-44.11	-43.79
Total interest income (tax equivalent).....	283,961	276,508	556,634	582,634	474,600	2.70	165.65
Interest on time deposits of \$250K or more.....	2,277	8,840	14,492	18,230	11,905	-74.24	
Interest on time deposits < \$250K.....	1,775	5,884	8,921	22,567	19,716	-69.83	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	14,965	30,769	48,759	104,965	63,539	-51.36	381.65
Interest on other borrowings and trading liabilities.....	5,632	12,345	23,309	26,069	20,669	-54.38	126.28
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	24,649	57,838	95,481	171,831	115,829	-57.38	240.36
Net interest income (tax equivalent).....	259,312	218,670	461,153	410,803	358,771	18.59	160.22
Non-interest income.....	39,072	32,575	73,112	64,499	42,514	19.94	242.17
Adjusted operating income (tax equivalent).....	298,384	251,245	534,265	475,302	401,285	18.76	168.64
Overhead expense.....	148,650	134,133	274,427	245,556	254,067	10.82	153.90
Provision for credit losses.....	0	39,100	101,600	16,328	19,133		-100.00
Securities gains (losses).....	3,861	630	10,052	2,316	0	512.86	172.86
Other tax equivalent adjustments.....	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	153,164	79,479	169,078	216,634	128,085	92.71	206.21
Applicable income taxes.....	36,951	18,684	42,986	48,786	28,723	97.77	75.72
Tax equivalent adjustments.....	2,431	2,841	0	5,480	3,625	-14.43	4575.00
Applicable income taxes (tax equivalent).....	39,382	21,525	42,986	54,266	32,348	82.96	86.82
Minority interest.....	96	45	98	134	74	113.33	-65.59
Net income before discontinued operations, net of minority interest.....	113,686	57,909	125,994	162,234	95,663	96.32	296.66
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	113,686	57,909	125,994	162,234	95,663	96.32	296.66
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	113,782	57,954	126,092	162,368	95,737	96.33	293.17
Investment securities income (tax equivalent).....	31,106	32,631	58,506	68,095	59,815	-4.67	71.57
US Treasury and agency securities (excluding mortgage-backed securities).....	616	277	789	46	65	122.38	40.32
Mortgage-backed securities.....	28,230	28,449	50,976	57,474	53,038	-0.77	74.67
All other securities.....	2,260	3,905	6,741	10,575	6,712	-42.13	47.81
Cash dividends declared.....	0	0	0	0	0		
Common.....	0	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.89	2.92	48	3.32	3.46	35	3.23	3.27	47	3.86	4	36	3.77	3.87	42
Less: Interest expense	0.25	0.25	59	0.69	0.61	68	0.55	0.48	65	1.14	0.98	69	0.92	0.79	68
Equals: Net interest income (tax equivalent)	2.64	2.65	47	2.62	2.84	29	2.68	2.77	37	2.73	3.01	28	2.85	3.08	30
Plus: Non-interest income	0.40	1.11	15	0.39	1.14	13	0.42	1.21	16	0.43	1.32	10	0.34	1.31	10
Equals: adjusted operating income (tax equivalent)	3.04	3.82	10	3.02	4.05	8	3.10	4.04	10	3.15	4.41	5	3.19	4.46	6
Less: Overhead expense	1.51	2.24	10	1.61	2.63	10	1.59	2.57	10	1.63	2.69	7	2.02	2.71	16
Less: Provision for credit losses	0	-0.15	78	0.47	0.85	25	0.59	0.51	62	0.11	0.15	48	0.15	0.14	63
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.04	0.01	91	0.01	0.03	57	0.06	0.02	81	0.02	0.01	78	0	0	50
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.56	1.79	35	0.95	0.64	60	0.98	1.04	42	1.44	1.56	38	1.02	1.57	11
Less: Applicable income taxes (tax equivalent)	0.40	0.41	53	0.26	0.16	76	0.25	0.23	54	0.36	0.36	47	0.26	0.33	25
Less: Minority interest	0	0	84	0	0	86	0	0	83	0	0	77	0	0	77
Equals: Net operating income	1.16	1.36	31	0.70	0.48	57	0.73	0.81	36	1.08	1.19	34	0.76	1.24	11
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.16	1.35	31	0.70	0.50	56	0.73	0.82	35	1.08	1.19	34	0.76	1.24	11
Memo: Net income (last four quarters)	0.97	1.25	22	0.89	0.81	53	0.73	0.82	35	1.08	1.19	33	0.76	1.24	11
Net income—BHC and noncontrolling (minority) interest	1.16	1.37	31	0.70	0.50	56	0.73	0.83	35	1.08	1.20	33	0.76	1.25	10
Margin Analysis															
Average earning assets / Average assets	92.88	93.15	46	92.21	91.74	57	92.36	92.32	51	92.30	91.05	63	93.23	91.48	73
Average interest-bearing funds / Average assets	56.59	62.32	25	62.82	65.48	39	60.91	64.06	37	64.24	65.57	42	64.47	65.56	45
Interest income (tax equivalent) / Average earning assets	3.11	3.14	45	3.60	3.78	34	3.50	3.55	44	4.19	4.41	32	4.04	4.24	36
Interest expense / Average earning assets	0.27	0.27	62	0.75	0.66	66	0.60	0.52	65	1.23	1.08	68	0.99	0.86	68
Net interest income (tax equivalent) / Average earning assets	2.84	2.85	43	2.85	3.10	31	2.90	3.01	38	2.95	3.33	27	3.06	3.38	26
Yield or Cost															
Total loans and leases (tax equivalent)	4.02	4.05	53	4.10	4.44	31	4.06	4.27	41	4.74	5.09	28	4.57	4.95	26
Interest-bearing bank balances	0.12	0.11	71	1.25	0.50	93	0.51	0.27	90	2.65	2.04	82	1.89	1.64	74
Federal funds sold and reverse repos		0.26			0.94			0.68			2.44			2.17	
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	3.09	3.11	46	3.56	3.74	33	3.50	3.51	46	4.15	4.36	34	4.01	4.20	37
Investment securities (tax equivalent)	1.37	1.80	21	1.99	2.51	14	1.78	2.25	19	2.26	2.76	8	2.46	2.68	34
US Treasury and agency securities (excluding mortgage-backed securities)	1.64	1.28	75	1.58	2.01	32	1.43	1.75	34	0.92	2.32	5	21.21	2.05	99
Mortgage-backed securities	1.27	1.56	23	2.02	2.33	19	1.70	2.05	20	2.09	2.61	4	2.35	2.50	33
All other securities	2.02	2.91	24	2.17	3.48	11	2.07	3.24	11	3.62	4.06	44	2.75	4.20	14
Interest-bearing deposits	0.38	0.24	80	1.08	0.70	82	0.83	0.53	82	1.80	1.10	88	1.48	0.81	88
Time deposits of \$250K or more	0.72	0.76	52	2.13	1.67	87	1.89	1.42	85	2	1.96	49	1.50	1.44	56
Time deposits < \$250K	1.19	0.72	88	1.33	1.58	27	1.28	1.36	42	2.13	1.82	69	1.84	1.29	86
Other domestic deposits	0.33	0.17	86	0.91	0.50	88	0.68	0.36	88	1.69	0.93	90	1.29	0.67	90
Foreign deposits	0	0.12	24	0	0.59	8	0	0.42	14	0	1.19	6	0	0.97	3
Federal funds purchased and repos	0.18	0.19	68	0.33	0.85	18	0.26	0.62	20	0.49	1.86	16	0.32	1.51	13
Other borrowed funds and trading liabilities	0.91	1.31	34	1.12	1.62	26	1.17	1.50	35	1.69	2.38	15	1.74	2.28	16
All interest-bearing funds	0.44	0.40	65	1.11	0.92	68	0.91	0.74	72	1.77	1.49	72	1.43	1.19	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	39,072	32,575	73,112	64,499	42,514
Fiduciary activities income	13	2	38	63	101
Service charges on deposit accounts - domestic	11,241	7,862	17,164	16,953	13,783
Trading revenue	1,542	1,559	3,838	4,820	3,956
Investment banking fees and commissions	0	0	0	0	3
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	309	86	244	115	52
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	2,973	4,646	9,788	10,776	315
Other non-interest income	22,994	18,420	42,040	31,772	24,304
Total overhead expenses	148,650	134,133	274,427	245,556	254,067
Personnel expense	77,270	69,264	118,024	126,492	152,004
Net occupancy expense	11,110	11,098	23,054	20,914	18,992
Goodwill impairment losses	8,141	7,189	14,828	14,377	7,788
Amortization expenses and impairment loss (other intangible assets)	9,200	9,086	18,446	18,177	12,413
Other operating expenses	42,929	37,496	100,075	65,596	62,870
Fee income on mutual funds and annuities	0	0	0	0	3
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	910	860	866	881	794
Average personnel expense per employee	84.91	80.54	136.29	143.58	191.44
Average assets per employee	21,584.87	19,373.08	19,904.79	17,111.25	15,861.86

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.15	10	0	2.20	10	0	2.02	10	0	2.72	10	0.01	3.08	17
Overhead expenses / Net Interest Income + non-interest income	50.23	59.03	17	54	63.28	16	51.37	62.28	14	52.27	61.29	14	63.89	60.88	66
Percent of Average Assets															
Total overhead expense	1.51	2.24	10	1.61	2.63	10	1.59	2.57	10	1.63	2.69	7	2.02	2.71	16
Personnel expense	0.79	1.25	10	0.83	1.31	10	0.68	1.30	5	0.84	1.41	10	1.21	1.44	28
Net occupancy expense	0.11	0.24	9	0.13	0.26	9	0.13	0.26	8	0.14	0.28	8	0.15	0.28	10
Other operating expenses	0.61	0.73	41	0.65	0.99	23	0.77	0.94	48	0.65	0.97	23	0.66	0.97	18
Overhead less non-interest income	1.12	1.10	45	1.22	1.36	40	1.17	1.25	41	1.20	1.32	38	1.68	1.38	67
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	49.82	58.45	17	53.39	62.83	14	51.37	61.82	16	51.66	60.64	13	63.31	60.37	68
Personnel expense	25.90	33.10	19	27.57	32.43	22	22.09	32.36	8	26.61	32.39	20	37.88	32.51	78
Net occupancy expense	3.72	6.33	12	4.42	6.65	14	4.32	6.58	14	4.40	6.52	12	4.73	6.48	15
Other operating expenses	20.20	18.60	67	21.40	23.06	59	24.96	22.28	76	20.65	21.20	56	20.70	20.90	53
Total non-interest income	13.09	28.18	17	12.97	27.40	16	13.68	28.83	17	13.57	29.23	16	10.59	28.50	12
Fiduciary activities income	0	2.24	24	0	2.10	25	0.01	2.09	24	0.01	1.97	28	0.03	2.14	30
Service charges on domestic deposit accounts	3.77	3.19	59	3.13	3.35	44	3.21	3.27	48	3.57	3.88	43	3.43	4.15	42
Trading revenue	0.52	0.72	65	0.62	1.60	58	0.72	1.28	62	1.01	1.18	64	0.99	0.85	75
Investment banking fees and commissions	0	2.52	6	0	2.64	6	0	2.46	6	0	3.54	5	0	3.42	10
Insurance activities revenue	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.10	0.55	39	0.03	-0.20	59	0.05	0.01	58	0.02	0.28	37	0.01	0.65	23
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1	3.83	31	1.85	2.89	53	1.83	3.92	46	2.27	1.86	67	0.08	1.61	19
Other non-interest income	7.71	9.26	49	7.33	9.31	42	7.87	9.65	46	6.68	10.04	31	6.06	9.86	27
Overhead less non-interest income	36.72	29.94	67	40.42	34.19	67	37.68	31.93	65	38.09	31.06	67	52.72	31.46	96
Applicable income taxes / Pretax net operating income (tax equivalent)	24.13	21.54	79	23.51	18.39	83	25.42	18.63	91	22.52	20.56	65	22.42	19.04	78
Applicable income tax + TE / Pretax net operating income + TE	25.71	23.10	81	27.08	22.75	80	25.42	21.18	82	25.05	23.23	73	25.26	21.56	81

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	8,457,695	7,978,531	7,946,135	8,008,814	7,435,064	6.01	133.20
Commercial and industrial loans	3,403,064	3,828,902	3,780,000	2,085,285	2,039,831	-11.12	251.75
Loans to individuals	42,065	52,935	56,948	66,991	67,027	-20.53	-24.56
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	1,479	946	3,830	5,477	-100.00	
Other loans and leases	617,525	788,085	726,907	822,541	629,118	-21.64	392.02
Less: Unearned income	50,990	62,115	53,744	14,759	32,585	-17.91	29.30
Loans and leases, net of unearned income	12,469,359	12,587,817	12,457,192	10,972,702	10,143,932	-0.94	163.28
Less: Allowance for loan and lease losses	136,652	84,862	137,189	49,047	33,930	61.03	2566.38
Net loans and leases	12,332,707	12,502,955	12,320,003	10,923,655	10,110,002	-1.36	160.68
Debt securities that reprice or mature in over 1 year	4,737,229	2,906,847	3,842,366	3,082,102	2,540,185	62.97	175.24
Mutual funds and equity securities	30,978	31,458	31,409	30,653	29,721	-1.53	62.08
Subtotal	17,100,914	15,441,260	16,193,778	14,036,410	12,679,908	10.75	164.26
Interest-bearing bank balances	1,442,155	213,136	665,370	250,268	275,777	576.64	1567.21
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	134,134	246,437	116,263	258,085	234,587	-45.57	5256.79
Trading assets	84,859	141,375	125,627	50,802	21,772	-39.98	807.29
Total earning assets	18,762,062	16,042,208	17,101,038	14,595,565	13,212,044	16.95	182.48
Non-interest-bearing cash and due from depository institutions	306,800	330,113	274,327	177,094	93,680	-7.06	332.00
Premises, fixed assets, and leases	83,351	82,268	84,422	77,355	83,780	1.32	7.18
Other real estate owned	5,032	1,005	796	209	432	400.70	405.73
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,085,203	998,202	1,060,342	997,845	943,019	8.72	121.76
Total assets	20,242,448	17,453,796	18,520,925	15,848,068	14,332,955	15.98	178.02
Quarterly average assets	20,212,559	17,445,593	18,362,736	15,453,152	14,250,615	15.86	185.93
Average loans and leases (YTD)	12,463,235	11,702,598	12,119,521	10,552,102	8,802,151	6.50	192.58
Memoranda							
Loans held-for-sale	78,736	28,742	45,374	24,112	1,332	173.94	5012.73
Loans not held-for-sale	12,390,623	12,559,075	12,411,818	10,948,590	10,142,600	-1.34	161.70
Real estate loans secured by 1-4 family	2,157,836	2,127,885	2,106,038	2,213,390	2,123,576	1.41	128.26
Commercial real estate loans	6,297,723	5,847,864	5,837,832	5,792,517	5,307,574	7.69	135.03
Construction and land development	631,734	601,954	557,401	721,449	780,440	4.95	65.97
Multifamily	519,122	469,438	557,044	544,937	636,956	10.58	28.65
Nonfarm nonresidential	5,146,867	4,776,472	4,723,387	4,526,131	3,890,178	7.75	171.54
Real estate loans secured by farmland	2,136	2,782	2,265	2,907	3,914	-23.22	10.33
Total investment securities	4,902,341	3,184,742	3,990,038	3,370,840	2,804,493	53.93	181.30
U.S. Treasury securities	0	0	0	19,891	0		
US agency securities (excluding mortgage-backed securities)	72,785	25,000	74,684	0	0	191.14	470.42
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	4,570,711	2,762,326	3,648,339	3,073,855	2,540,185	65.47	184.98
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	227,867	365,958	235,606	246,441	234,587	-37.73	113.64
Mutual funds and equity securities	30,978	31,458	31,409	30,653	29,721	-1.53	62.08
Available-for-sale securities	4,460,317	3,118,127	3,923,471	3,330,029	2,803,493	43.04	156.13
U.S. Treasury securities	0	0	0	19,891	0		
US agency securities (excluding mortgage-backed securities)	47,785	0	49,684	0	0		274.49
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	4,185,665	2,753,169	3,639,181	3,064,697	2,540,185	52.03	160.97
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	226,867	364,958	234,606	245,441	233,587	-37.84	115.33
Mutual funds and equity securities	0	0	0	0	29,721		-100.00
Held-to-maturity securities appreciation (depreciation)	-4,115	925	2	-82	0		
Available-for-sale securities appreciation (depreciation)	-28,296	73,455	55,987	2,442	-51,270		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	179,969	910,451	701,099	128,823	524,592	-80.23	-85.12

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	6,521,918	4,465,764	5,615,919	3,543,130	3,260,317	46.04	224.52
NOW, ATS and transaction accounts	2,600,643	1,794,912	2,125,378	1,694,045	1,468,555	44.89	428.39
Time deposits less brokered deposits < \$250K	195,536	169,687	266,150	472,878	274,318	15.23	
MMDA and other savings accounts	6,718,379	5,513,051	6,208,504	4,778,344	4,656,176	21.86	284.03
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	16,036,476	11,943,414	14,215,951	10,488,397	9,659,366	34.27	282.38
Time deposits of \$250K or more	631,885	747,500	625,797	901,980	931,027	-15.47	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	84,498	94,358	115,499	82,061	177,526	-10.45	-56.38
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	350,000	1,000,000	350,000	1,850,000	1,015,000	-65.00	-70.83
Other borrowings w/remaining maturity over 1 year	760,913	851,003	871,946	0	0	-10.59	129970.60
Brokered deposits < \$250K	25,947	574,052	118,553	462,445	696,309	-95.48	
Noncore funding	1,853,243	3,266,913	2,081,795	3,296,486	2,819,862	-43.27	-9.43
Trading liabilities	86,110	145,355	39,257	54,421	22,856	-40.76	773.95
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	150,132	100,804	111,447	107,632	119,288	48.93	363.77
Total liabilities	18,125,961	15,456,486	16,448,450	13,946,936	12,621,372	17.27	188.52
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	927,345	927,345	927,345	927,345	927,345	0.00	0.00
Common surplus	588,992	589,131	589,132	589,131	589,138	-0.02	2908.28
Retained earnings	608,443	442,516	510,599	384,606	223,435	37.50	1458.27
Accumulated other comprehensive income	-10,072	36,781	43,815	-1,415	-29,646		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,114,708	1,995,773	2,070,891	1,899,667	1,710,272	5.96	111.91
Noncontrolling (minority) interest in subsidiaries	1,779	1,537	1,584	1,465	1,311	15.74	156.71
Total equity capital, including minority interest	2,116,487	1,997,310	2,072,475	1,901,132	1,711,583	5.97	111.94
Total liabilities and capital	20,242,448	17,453,796	18,520,925	15,848,068	14,332,955	15.98	178.02
Memoranda							
Non-interest-bearing deposits	6,521,918	4,465,764	5,615,919	3,543,130	3,260,317	46.04	224.52
Interest-bearing deposits	10,172,390	8,799,202	9,344,382	8,309,692	8,026,385	15.61	258.68
Total deposits	16,694,308	13,264,966	14,960,301	11,852,822	11,286,702	25.85	244.51
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,055,049	1,899,667	1,899,667	1,710,272	1,060,494		
Accounting restatements	0	0	0	0	0		
Net income	113,686	57,909	125,994	162,234	95,663		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	-1	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	-53,887	38,197	45,230	27,161	-15,446		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-140	0	1	0	569,561		
Holding company equity capital, ending balance	2,114,708	1,995,773	2,070,891	1,899,667	1,710,272		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	41.78	36.32	62	45.71	36.22	66	42.90	36.22	61	50.53	37.78	68	51.87	37.19	72
Commercial and industrial loans	16.81	12.25	75	21.94	14.99	80	20.41	13.52	82	13.16	12.02	60	14.23	12.85	59
Loans to individuals	0.21	3.48	16	0.30	3.53	20	0.31	3.40	21	0.42	4.20	21	0.47	4.31	22
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0	0.21	12	0.01	0.20	34	0.01	0.19	30	0.02	0.24	42	0.04	0.30	50
Other loans and leases	3.05	4.22	52	4.52	4.66	57	3.92	4.63	53	5.19	5.01	57	4.39	5	52
Net loans and leases	60.92	59.81	53	71.63	63.21	75	66.52	61.58	62	68.93	63.77	53	70.54	63.98	58
Debt securities over 1 year	23.40	17.61	71	16.65	14.01	65	20.75	15.55	73	19.45	14.60	75	17.72	14.63	64
Mutual funds and equity securities	0.15	0.06	81	0.18	0.05	86	0.17	0.05	84	0.19	0.06	88	0.21	0.06	89
Subtotal	84.48	78.32	76	88.47	78.43	93	87.44	78.16	89	88.57	79.65	84	88.47	79.97	84
Interest-bearing bank balances	7.12	9.11	41	1.22	6.78	10	3.59	7.51	24	1.58	3.06	39	1.92	3.04	44
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.66	1.53	34	1.41	1.83	53	0.63	1.68	28	1.63	1.91	61	1.64	1.96	63
Trading assets	0.42	0.60	65	0.81	1.09	64	0.68	1.01	65	0.32	1.19	60	0.15	1.33	56
Total earning assets	92.69	91.43	62	91.91	90.72	66	92.33	91.05	64	92.10	89.53	75	92.18	89.74	73
Non-interest cash and due from depository institutions	1.52	1.01	87	1.89	1.08	94	1.48	1.07	85	1.12	1.14	42	0.65	1.21	13
Other real estate owned	0.02	0.02	74	0.01	0.03	26	0	0.02	29	0	0.03	14	0	0.04	15
All other assets	5.80	7.50	28	6.20	8.16	28	6.19	7.82	30	6.79	9.27	22	7.17	8.98	30
Memoranda															
Short-term investments	7.79	12.01	32	2.63	10.58	11	4.22	11.17	18	3.21	7.63	40	3.56	7.80	44
U.S. Treasury securities	0	1.08	12	0	0.92	14	0	0.84	17	0.13	1.03	46	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.36	0.77	51	0.14	0.48	45	0.40	0.63	55	0	0.54	13	0	0.69	10
Municipal securities	0	1.72	7	0	1.45	7	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	22.58	12.97	87	15.83	11.11	76	19.70	11.75	87	19.40	11.44	87	17.72	11.13	85
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	1.13	0.52	76	2.10	0.39	92	1.27	0.42	82	1.56	0.39	87	1.64	0.41	89
Loans held-for-sale	0.39	0.42	62	0.16	0.48	39	0.24	0.52	41	0.15	0.39	44	0.01	0.30	23
Loans held for investment	61.21	59.85	53	71.96	63.46	72	67.02	61.72	62	69.08	63.50	53	70.76	63.93	61
Real estate loans secured by 1-4 family	10.66	11.69	46	12.19	12.29	50	11.37	11.91	48	13.97	13.29	56	14.82	13.46	55
Revolving	1.58	1.45	60	2.04	1.80	59	1.85	1.66	58	2.29	2.07	60	2.45	2.27	59
Closed-end, secured by first liens	9.06	9.84	50	10.12	9.99	50	9.50	9.81	52	11.64	10.69	56	12.35	10.57	61
Closed-end, secured by junior liens	0.02	0.20	19	0.03	0.26	21	0.02	0.22	20	0.03	0.28	23	0.02	0.31	15
Commercial real estate loans	31.11	22.48	74	33.50	21.90	82	31.52	22.22	71	36.55	22.23	84	37.03	21.58	86
Construction and land development	3.12	3.35	50	3.45	3.32	57	3.01	3.40	51	4.55	3.44	66	5.45	3.51	76
Multifamily	2.56	3.31	52	2.69	3.07	52	3.01	3.12	58	3.44	3.01	66	4.44	2.72	81
Nonfarm nonresidential	25.43	14.81	87	27.37	14.50	89	25.50	14.72	85	28.56	14.69	89	27.14	14.44	86
Real estate loans secured by farmland	0.01	0.34	31	0.02	0.33	32	0.01	0.33	31	0.02	0.36	34	0.03	0.41	40

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	67.83	59.66	59	63.38	55.37	60	63.79	57.15	54	72.99	57.46	73	73.30	56.49	73
Real estate loans secured by 1-4 family	17.31	19.82	39	16.90	19.50	39	16.91	19.43	37	20.17	20.75	46	20.93	21.10	47
Revolving	2.57	2.42	56	2.83	2.79	53	2.76	2.64	56	3.31	3.15	52	3.46	3.50	52
Closed-end	14.74	17.22	39	14.07	16.49	38	14.15	16.59	39	16.86	17.39	49	17.47	17.39	51
Commercial real estate loans	50.51	36.54	78	46.46	32.96	77	46.86	34.63	72	52.79	33.52	87	52.32	32.14	87
Construction and land development	5.07	5.50	50	4.78	4.97	55	4.47	5.26	48	6.57	5.09	66	7.69	5.20	76
1-4 family	1.24	1.11	62	1.06	0.93	63	1.10	0.93	61	1.15	0.94	67	0.77	1.02	53
Other	3.83	4.33	44	3.72	3.90	52	3.37	4.19	47	5.43	4.02	69	6.93	4.05	81
Multifamily	4.16	5.34	47	3.73	4.72	47	4.47	4.96	52	4.97	4.69	61	6.28	4.10	78
Nonfarm nonresidential	41.28	24.14	91	37.95	21.76	92	37.92	22.93	86	41.25	22.15	93	38.35	21.40	91
Owner-occupied	10.83	8.14	67	11.37	7.38	75	10.66	7.68	69	12.30	7.72	79	11.54	8.03	71
Other	30.44	15.71	95	26.58	14.16	94	27.26	14.95	93	28.95	14.34	94	26.81	13.38	94
Real estate loans secured by farmland	0.02	0.59	30	0.02	0.52	30	0.02	0.54	30	0.03	0.55	33	0.04	0.63	39
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	27.29	20.98	71	30.42	23.90	75	30.34	22.17	79	19	19.53	53	20.11	20.32	56
Loans to individuals	0.34	6.28	17	0.42	6.11	17	0.46	6.13	18	0.61	7.13	18	0.66	7.36	20
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0	0.37	12	0.01	0.31	33	0.01	0.32	30	0.03	0.37	41	0.05	0.46	48
Other loans and leases	4.95	8.03	47	6.26	8.93	53	5.84	9.09	52	7.50	9.85	51	6.20	9.66	48
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	410.89	383.17	51	438.01	392.62	48	409.79	381.27	47	468.10	391.26	58	499.38	379.80	65
Real estate loans secured by 1-4 family	104.83	124.52	41	116.82	133.24	44	108.61	125.03	43	129.37	138.18	47	142.63	137.84	51
Revolving	15.56	15.53	59	19.57	19.64	55	17.72	17.42	57	21.24	21.26	57	23.60	23.33	58
Closed-end	89.28	107.53	42	97.25	112.01	44	90.89	106.14	43	108.12	115.20	48	119.03	112.79	56
Commercial real estate loans	305.95	238.21	65	321.04	237.30	67	301.06	234.65	63	338.56	229.44	73	356.49	219.72	81
Construction and land development	30.69	35.52	48	33.05	35.78	48	28.75	35.62	45	42.17	34.95	62	52.42	35.36	68
1-4 family	7.52	7.06	61	7.31	6.74	60	7.07	6.34	60	7.35	6.61	62	5.22	7.04	55
Other	23.17	28.07	44	25.73	27.86	48	21.68	28.16	42	34.82	27.32	64	47.20	27.26	77
Multifamily	25.22	34.78	46	25.77	33.28	45	28.73	32.74	53	31.85	31.04	58	42.78	27.85	80
Nonfarm nonresidential	250.04	157.17	83	262.22	157.33	82	243.59	155.06	82	264.54	152.10	84	261.29	147.22	83
Owner-occupied	65.63	52.65	66	78.55	53.29	71	68.49	52.37	67	78.87	53.07	70	78.63	54.89	68
Other	184.41	102.08	90	183.67	101.60	88	175.10	100.54	86	185.67	97.41	88	182.66	91.80	88
Real estate loans secured by farmland	0.10	3.59	29	0.15	3.50	29	0.12	3.44	29	0.17	3.60	31	0.26	4.02	38
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	165.33	127.07	70	210.20	159.86	74	194.94	139.91	75	121.88	122.02	50	137.01	128.82	54
Loans to individuals	2.04	35.29	16	2.91	38.40	20	2.94	37.47	19	3.92	43.51	20	4.50	42.67	21
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0	2.01	12	0.08	2.03	33	0.05	1.88	30	0.22	2.18	41	0.37	2.72	50
Other loans and leases	30	46.75	45	43.26	51.14	56	37.49	49.54	53	48.08	52.44	58	42.25	51.79	53
Supplemental															
Non-owner occupied CRE loans / Gross loans	39.67	28.84	77	35.09	26.07	74	36.20	27.32	72	40.49	26.45	84	40.78	24.79	85
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	240.33	187.37	67	242.49	186.18	65	232.57	183.76	61	259.69	178.57	73	277.86	167.93	83
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	305.95	244.59	64	321.04	244.21	66	301.06	240.85	61	338.56	236.10	73	356.49	225.98	79

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	7.79	12.01	32	2.63	10.58	11	4.22	11.17	18	3.21	7.63	40	3.56	7.80	44
Liquid assets	32	28.17	63	19.89	24.60	44	25.85	26.22	56	22.54	22.44	62	20.45	22.72	55
Investment securities	24.22	19.64	66	18.25	16.55	62	21.54	17.85	68	21.27	16.99	73	19.57	17.27	61
Net loans and leases	60.92	59.81	53	71.63	63.21	75	66.52	61.58	62	68.93	63.77	53	70.54	63.98	58
Net loans, leases and standby letters of credit	61.35	60.62	52	72.14	64.12	73	66.99	62.48	61	69.51	64.84	52	71.07	65.07	56
Core deposits	79.22	74.75	58	68.43	68.08	39	76.76	70.67	57	66.18	63.09	44	67.39	62.13	54
Noncore funding	9.16	10.89	52	18.72	16.68	66	11.24	14.13	51	20.80	19.36	65	19.67	21.34	56
Time deposits of \$250K or more	3.12	1.81	81	4.28	2.56	78	3.38	2.11	77	5.69	2.94	87	6.50	2.89	89
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.42	1.20	41	0.54	1.49	44	0.62	1.47	44	0.52	1.94	42	1.24	1.97	52
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.42	0.52	54	0.54	0.52	57	0.62	0.54	58	0.52	0.48	55	1.24	0.54	67
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.73	0.99	73	5.73	2.06	89	1.89	1.24	72	11.67	3.01	95	7.08	3.67	81
Earning assets that reprice within 1 year	35.55	38.93	40	41.60	39.71	53	36.90	39.38	42	36.50	39.29	39	36.37	40.29	36
Interest-bearing liabilities that reprice within 1 year	3.74	7.04	28	6.78	9.42	36	4.04	8.20	22	10.16	10.19	65	10.60	10.01	63
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	31.81	30.25	50	34.82	28.34	63	32.86	29.11	55	26.35	26.63	44	25.77	27.38	41
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.62	-1.82	67	18.18	6.94	82	8.03	3.20	68	19.86	14.45	72	18.21	16.62	61
Net short-term noncore funding dependence	-3.21	-8.21	65	11.17	-2.29	86	1.31	-4.76	72	18.98	3.38	89	16.01	4.66	80
Short-term investment / Short-term noncore funding	153.52	284.81	37	21.04	138.95	9	78.61	184.19	23	16.02	77.77	20	20.09	66.46	30
Liquid assets - short-term noncore funding / Nonliquid assets	39.60	34.02	62	9.21	23.27	34	27.63	28.18	57	3.25	16.97	26	3.43	16.04	30
Net loans and leases / Total deposits	73.87	74.66	48	94.26	82.84	82	82.35	79.43	60	92.16	90.31	52	89.57	90.08	48
Net loans and leases / Core deposits	76.90	81.17	46	104.68	93.70	77	86.66	88.34	54	104.15	103.93	59	104.67	105	55
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.21	0.84	10	0.05	1.82	16	0	1.57	11	0	0.72	7	0	-0.82	76
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.47	1.94	1	4.23	4.82	52	3.11	4.31	41	0.15	1.36	21	-3.52	-1.98	12
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	8.38	13.42	51	1.10	12.14	37	0.88	11.38	39	0.30	12.67	36	0.04	16.19	24
Available-for-sale securities	90.98	84.66	47	97.91	85.75	60	98.33	87.23	60	98.79	85.40	69	99.96	81.88	90
U.S. Treasury securities	0	5.52	12	0	5.43	13	0	4.72	16	0.59	6.15	41	0	6.99	14
US agency securities (excluding mortgage-backed securities)	1.48	4.50	47	0.78	3.23	43	1.87	4.01	51	0	3.49	13	0	4.02	9
Municipal securities	0	8.87	7	0	9.39	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	93.24	66.59	90	86.74	67.27	77	91.44	66.64	83	91.19	67.43	84	90.58	65.45	85
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	4.65	3.17	70	11.49	2.93	88	5.90	3.01	78	7.31	2.94	83	8.36	2.79	84
Mutual funds and equity securities	0.63	0.32	78	0.99	0.37	81	0.79	0.35	77	0.91	0.40	76	1.06	0.42	83
Debt securities 1 year or less	2.74	8.69	28	7.74	11.75	44	2.91	10.55	21	7.66	11.86	47	8.36	11.91	55
Debt securities 1 to 5 years	20.58	17.05	63	19.25	18.03	58	20.36	17.03	60	23.85	17.94	65	1.09	19.18	9
Debt securities over 5 years	76.05	72.17	50	72.02	66.01	50	75.94	69.86	54	67.58	66.02	40	89.49	64.73	84
Pledged securities	3.67	33.87	10	28.59	37.40	38	17.57	35.67	30	3.82	30.57	10	18.71	33.30	30
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	242.99	51.37	93	-30.87	146.89	2	53.76	183.32	33	-0.39	26.69	39	35.01	6.77	81
Investment securities	53.93	33.34	72	12.89	14.17	57	18.37	23.62	49	20.19	11.75	76	32.23	9.42	84
Core deposits	34.27	16.88	89	21.22	25.99	40	35.54	26.88	82	8.58	11.23	53	53.93	7.29	98
Noncore funding	-43.27	-23.76	25	0.48	-2.41	56	-36.85	-12.18	20	16.90	6.59	75	1.96	10.67	35

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	1,677,764	1,394,622	1,386,058	1,645,099	1,609,443
Commit: Secured commercial real estate loans	591,667	484,146	427,962	733,332	664,978
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	86,496	88,465	87,212	92,794	76,841
Commercial and similar letters of credit	258	75	14	53	342
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,576,072	3,891,458	3,446,459	3,086,187	2,286,293
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	8.29	22.45	6	7.99	21.74	7	7.48	22.01	5	10.38	23.52	10	11.23	24.05	11
Standby letters of credit	0.43	0.67	46	0.51	0.72	48	0.47	0.71	45	0.59	0.84	50	0.54	0.92	39
Commercial and similar letters of credit	0	0.02	46	0	0.02	42	0	0.02	42	0	0.02	40	0	0.02	39
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	17.67	49.75	50	22.30	51.68	53	18.61	48.62	48	19.47	68.47	48	15.95	65.81	47
Interest rate contracts	17.67	35.96	53	22.30	36.85	56	18.61	34.36	51	19.47	47.31	50	15.95	43.84	48
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	1.82	9	0	2.30	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	17.67	20.67	60	22.30	22.27	65	18.61	20.83	58	19.47	28.86	61	15.95	26.74	59
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	13.46	42.93	6	11.92	41.55	7	11.44	42.82	6	15.59	45.53	9	18.28	44.93	12

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	3,576,072	3,891,458	3,446,459	3,086,187	2,286,293
Interest rate contracts	3,576,072	3,891,458	3,446,459	3,086,187	2,286,293
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	3,576,072	3,891,458	3,446,459	3,086,187	2,286,293
Held for trading	2,601,072	2,641,458	2,771,459	2,436,187	1,636,293
Interest rate contracts	2,601,072	2,641,458	2,771,459	2,436,187	1,636,293
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	975,000	1,250,000	675,000	650,000	650,000
Interest rate contracts	975,000	1,250,000	675,000	650,000	650,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,576,072	3,891,458	3,446,459	3,086,187	2,286,293
One year or less	85,513	288,349	87,872	325,000	0
Over 1 year to 5 years	1,202,485	1,480,653	1,148,971	1,137,237	1,136,504
Over 5 years	2,288,074	2,122,456	2,209,616	1,623,950	1,149,789
Gross negative fair value (absolute value)	90,172	170,258	135,687	56,445	22,856
Gross positive fair value	109,157	141,374	133,758	50,964	33,496
Held for trading	84,194	140,327	124,430	50,828	21,772
Non-traded	24,963	1,047	9,328	136	11,724
Current credit exposure on risk-based capital derivative contracts	109,157	141,374	133,758	50,828	33,495
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Written options	0	7.49	7	0	8.37	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0	7.20	7	0	7.94	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	100	71.23	95	100	69.92	96	100	68.76	96	100	69.75	95	100	70.34	95
Held for trading															
Interest rate contracts	72.74	40.60	60	67.88	43.50	56	80.41	43.53	68	78.94	44.16	67	71.57	46.31	54
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded															
Interest rate contracts	27.26	59.40	39	32.12	56.50	43	19.59	56.47	31	21.06	55.84	32	28.43	53.69	45
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	2.39	28.05	16	7.41	30.94	25	2.55	32.05	13	10.53	32.17	34	0	32.51	3
Over 1 year to 5 years	33.63	26.03	60	38.05	27.26	63	33.34	27.06	60	36.85	30.45	59	49.71	31.16	85
Over 5 years	63.98	30.08	81	54.54	28.48	81	64.11	29.56	83	52.62	28.09	75	50.29	28.71	74
Gross negative fair value (absolute value)	2.52	1.25	86	4.38	1.76	86	3.94	1.55	90	1.83	0.83	86	1	0.72	72
Gross positive fair value	3.05	1.68	92	3.63	2.69	66	3.88	2.23	87	1.65	1.19	74	1.47	0.85	88
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.05	70	0.10	0.07	76	0.08	0.07	75	0.03	0.06	70	0.02	0.06	49
Gross positive fair value (X)	0.06	0.07	63	0.08	0.11	52	0.07	0.09	59	0.03	0.07	51	0.02	0.06	61
Held for trading (X)	0.04	0.05	68	0.08	0.08	63	0.07	0.07	67	0.03	0.06	63	0.01	0.05	60
Non-traded (X)	0.01	0.01	64	0	0.02	20	0.01	0.02	45	0	0.01	17	0.01	0.01	73
Current credit exposure (X)	0.06	0.05	67	0.08	0.08	57	0.07	0.06	63	0.03	0.05	54	0.02	0.04	71
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.85	0.63	73	1.17	1.03	65	1.09	0.85	70	0.43	0.73	62	0.30	0.53	73

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	137,189	49,047	49,047	33,930	18,369
Gross losses	654	3,929	14,378	2,818	4,205
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	117	645	920	1,607	633
Net losses	537	3,284	13,458	1,211	3,572
Provision for loan and lease losses	0	39,100	101,600	16,328	19,133
Adjustments	0	-1	0	0	0
Ending balance	136,652	84,862	137,189	49,047	33,930
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0	-0.14	77	0.47	0.85	25	0.59	0.51	62	0.11	0.15	48	0.15	0.14	63
Provision for loan and lease losses / Average loans and leases	0	-0.25	77	0.67	1.37	25	0.84	0.82	58	0.15	0.24	42	0.22	0.24	63
Provision for loan and lease losses / Net loan and lease losses	0	77.32	64	1,190.62	792.43	78	754.94	487.86	80	1,348.31	130.58	98	535.64	134.68	93
Allowance for loan and lease losses / Total loans and leases not held for sale	1.10	1.39	27	0.68	1.51	12	1.11	1.58	21	0.45	0.83	16	0.33	0.90	5
Allowance for loan and lease losses / Total loans and leases	1.10	1.37	28	0.67	1.48	12	1.10	1.55	24	0.45	0.81	16	0.33	0.89	7
Allowance for loan and lease losses / Net loans and leases losses (X)	127.24	15.27	96	12.92	11.83	73	10.19	11.58	65	40.50	8.03	94	9.50	7.54	73
Allowance for loan and lease losses / Nonaccrual assets	197.89	318.67	34	146.05	321.01	20	133.04	299.17	18	103.42	218.72	24	99.58	214.03	19
ALLL / 90+ days past due + nonaccrual loans and leases	197.89	260.68	42	146.05	244.42	28	133.04	244.34	25	103.42	151.73	38	99.06	160.51	35
Gross loan and lease losses / Average loans and leases	0.01	0.22	4	0.07	0.35	14	0.12	0.34	23	0.03	0.28	7	0.05	0.30	11
Recoveries / Average loans and leases	0	0.08	3	0.01	0.07	10	0.01	0.07	8	0.02	0.08	14	0.01	0.09	5
Net losses / Average loans and leases	0.01	0.13	18	0.06	0.28	21	0.11	0.27	34	0.01	0.21	9	0.04	0.22	20
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	0.81	16.12	2	22.89	15.46	78	32.65	33.98	56	38.22	36.22	65	10.16	41.30	6
Earnings coverage of net loan and lease losses (X)	280.69	4.52	95	35.24	21.56	81	20.11	22.91	64	187.85	24.40	95	40.20	21.75	84
Net Loan and Lease Losses By Type															
Real estate loans	0	0.03	50	0	0.03	36	0	0.04	19	0.01	0.01	56	0	0.02	45
Real estate loans secured by 1-4 family	0.01	-0.01	80	0.01	0.01	57	0	0.01	41	0	0.01	47	0	0.01	39
Revolving	0.08	-0.05	84	0	0.01	38	0	0.01	45	0.08	0.02	77	0	0.03	26
Closed-end	0	-0.01	62	0.01	0.01	65	0	0	44	-0.02	0	20	0	0.01	51
Commercial real estate loans	0	0.05	30	0	0.03	15	0	0.07	12	0.02	0.01	65	0	0.01	56
Construction and land development	0	0	50	0	0	42	0	0	45	0	-0.01	45	-0.01	-0.03	45
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	-0.01	43	0	0	38	0	0	37	0	-0.01	42	-0.01	-0.02	40
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.07	27	0	0.05	10	0	0.11	8	0.02	0.02	65	0.01	0.02	51
Owner-occupied	0	0.01	27	0	0.02	36	0	0.02	26	-0.01	0.01	14	0	0.01	21
Other	0	0.06	37	0	0.03	13	0	0.08	12	0.03	0.01	81	0.01	0.01	64
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.01	0.20	24	0.17	0.46	36	0.28	0.47	42	0	0.37	6	0.13	0.31	34
Loans to individuals	1.45	0.78	83		1.41		0.60	1.13	37	0.29	1.17	18	0.12	1.16	9
Credit card loans		2.18			3.43			2.92			3.11			2.92	
Agricultural loans		0.03		0	0.15	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.08	51	0	0.13	37	0.35	0.15	80	0	0.15	9	0.09	0.14	56

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	36,249	23,697	81,545	30,809	27,592
90+ days past due loans and leases	0	0	0	0	179
Nonaccrual loans and leases	69,055	58,103	103,115	47,424	34,073
Total past due and nonaccrual loans and leases	105,304	81,800	184,660	78,233	61,844
Restructured 30–89 days past due	0	0	2,162	55	101
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	8,720	2,461	5,252	4,361	2,310
Total restructured loans and leases	8,720	2,461	7,414	4,416	2,411
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	3,218	2,662	15,807	9,508	6,946
Other real estate owned	5,032	1,005	796	209	432
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.29	0.27	66	0.19	0.36	31	0.65	0.39	81	0.28	0.43	38	0.27	0.44	31
90+ days past due loans and leases	0	0.10	10	0	0.13	9	0	0.12	9	0	0.15	8	0	0.17	15
Nonaccrual loans and leases	0.55	0.58	54	0.46	0.61	36	0.83	0.66	72	0.43	0.51	42	0.34	0.54	27
90+ days past due and nonaccrual loans and leases	0.55	0.73	44	0.46	0.80	25	0.83	0.85	58	0.43	0.71	28	0.34	0.75	15
30–89 days past due restructured	0	0.01	19	0	0.01	16	0.02	0.01	76	0	0.01	30	0	0.02	33
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.07	0.12	44	0.02	0.13	18	0.04	0.13	28	0.04	0.14	27	0.02	0.16	13
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.29	0.27	66	0.19	0.37	31	0.65	0.40	81	0.28	0.43	38	0.27	0.44	31
90+ days past due assets	0	0.10	9	0	0.13	8	0	0.12	8	0	0.15	6	0	0.18	13
Nonaccrual assets	0.55	0.59	54	0.46	0.62	36	0.83	0.67	71	0.43	0.53	42	0.34	0.57	27
30+ days past due and nonaccrual assets	0.84	1.04	48	0.65	1.21	26	1.48	1.29	67	0.71	1.19	29	0.61	1.26	14
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.34	0.43	43	0.33	0.49	32	0.56	0.52	62	0.30	0.44	35	0.24	0.48	21
90+ days past due and nonaccrual assets + other real estate owned	0.37	0.46	45	0.34	0.52	28	0.56	0.55	59	0.30	0.48	30	0.24	0.52	19
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.38	0.52	37	0.35	0.56	25	0.66	0.60	61	0.36	0.53	30	0.29	0.60	21
Allowance for loan and lease losses	56.57	67.93	48	72.79	65.48	67	88.84	66.66	78	116.61	115.41	61	122.46	118.28	57
Equity capital + allowance for loan and lease losses	3.43	4.43	37	2.97	4.83	30	5.52	4.97	62	2.94	4.28	36	2.38	4.79	24
Tier 1 capital + allowance for loan and lease losses	3.76	5.28	34	3.39	5.98	25	6.29	6.05	58	3.34	5.65	26	2.79	6.16	20
Loans and leases + other real estate owned	0.62	0.88	37	0.49	0.92	19	0.98	0.97	58	0.52	0.85	26	0.41	0.96	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.36	0.24	76	0.21	0.39	37	0.96	0.39	89	0.35	0.38	59	0.33	0.42	45
90+ days past due	0	0.12	15	0	0.15	13	0	0.16	14	0	0.16	13	0	0.22	26
Nonaccrual	0.62	0.65	57	0.51	0.63	46	1.02	0.76	73	0.41	0.46	51	0.35	0.57	34
Commercial and industrial															
30–89 days past due	0.17	0.17	58	0.15	0.23	43	0.08	0.23	23	0.12	0.31	25	0.13	0.30	29
90+ days past due	0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	32
Nonaccrual	0.48	0.64	48	0.34	0.75	25	0.45	0.75	35	0.27	0.83	22	0.26	0.76	24
Individuals															
30–89 days past due	0	0.55	4	0.05	0.58	14	4.38	0.83	98	0	0.83	5	0.91	0.84	53
90+ days past due	0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
Nonaccrual	0	0.18	11	0	0.22	9	8.69	0.28	95	0	0.17	11	4.52	0.23	96
Depository institution loans															
30–89 days past due		0			0.03			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due		0.16		0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
90+ days past due		0		0	0.03	40	0	0	44	0	0	42	0	0	43
Nonaccrual		0.69		0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due		0.01			0			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0	0.11	18	0.17	0.14	70	0	0.18	34	0	0.20	14	0	0.17	32
90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	0.08	0.13	62	0.54	0.15	88	0.08	0.15	60	1.11	0.13	95	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.19	0.35	38	0.26	0.60	34	2.20	0.65	92	1.08	0.67	83	0.99	0.71	73
	90+ days past due	0	0.27	18	0	0.29	15	0	0.33	16	0	0.31	14	0.01	0.46	32
	Nonaccrual	1.48	0.82	85	1.53	0.84	84	1.90	0.89	88	0.96	0.73	72	0.93	0.86	64
Revolving	30-89 days past due	0.22	0.29	44	0.18	0.40	30	1.43	0.48	90	0.49	0.45	55	0.63	0.50	66
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0.03	0.05	61
	Nonaccrual	0.69	1.05	56	0.72	1.27	50	0.75	1.13	51	0.66	1	50	0.70	1.17	54
Closed-end	30-89 days past due	0.19	0.36	37	0.28	0.61	37	2.36	0.65	94	1.20	0.70	81	1.05	0.75	75
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	1.62	0.77	86	1.70	0.81	87	2.13	0.87	88	1.01	0.70	76	0.98	0.84	66
Junior lien	30-89 days past due	0	0.01	11	0	0.02	10	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	11	0	0.05	7	0	0.04	13	0	0.04	8	0	0.06	6
Commercial real estate	30-89 days past due	0.42	0.14	85	0.19	0.23	57	0.51	0.26	80	0.07	0.18	35	0.06	0.17	25
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.32	0.52	40	0.14	0.43	19	0.70	0.62	61	0.20	0.23	50	0.11	0.28	27
Construction and development	30-89 days past due	1.03	0.12	93	0.12	0.24	54	0.10	0.28	48	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	2.38	0.36	90	0	0.25	23	2.78	0.41	90	0	0.20	12	0	0.19	12
1-4 family	30-89 days past due	0.68	0.02	98	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	54	0	0.03	57	0	0.02	30	0	0.02	28
Other	30-89 days past due	0.35	0.07	88	0.12	0.17	65	0.10	0.22	56	0	0.20	15	0	0.13	14
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	2.38	0.29	92	0	0.18	14	2.78	0.35	90	0	0.17	14	0	0.15	15
Multifamily	30-89 days past due	0.21	0.06	83	0	0.08	24	0.35	0.09	86	0.71	0.08	93	0.14	0.10	75
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.23	0.14	78	0	0.08	17	0.22	0.11	80	0	0.05	21	0.12	0.08	72
Nonfarm non-residential	30-89 days past due	0.37	0.14	83	0.22	0.20	65	0.58	0.23	82	0.01	0.14	14	0.06	0.17	25
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.08	0.66	10	0.17	0.55	17	0.51	0.80	44	0.25	0.28	51	0.13	0.30	28
Owner Occupied	30-89 days past due	0.26	0.04	96	0.06	0.07	56	0.19	0.07	86	0.01	0.07	20	0.06	0.09	37
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.01	0.25	14	0.15	0.24	40	0.03	0.27	12	0.24	0.16	68	0.12	0.17	44
Other	30-89 days past due	0.11	0.09	74	0.16	0.11	73	0.39	0.14	83	0	0.07	9	0.01	0.07	28
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.07	0.40	26	0.02	0.24	16	0.48	0.44	60	0.01	0.10	26	0.01	0.13	21
Farmland	30-89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30-89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,516,337	1,516,476	1,516,477	1,516,476	1,516,483
Retained earnings	608,443	442,516	510,599	384,606	223,435
Accumulated other comprehensive income (AOCI)	-10,072	36,781	43,815	-1,415	-29,646
Common equity tier 1 minority interest	0	0	0	0	1,311
Common equity tier 1 capital before adjustments/deductions	2,114,708	1,995,773	2,070,891	1,899,667	1,711,583
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	198,788	222,926	225,947	239,202	285,518
Accumulated other comprehensive income-related adjustments	-5,820	36,156	43,070	-1,420	-28,866
Other deductions from common equity tier 1 capital	0	0	0	4	0
Subtotal:	1,921,740	1,736,691	1,801,874	1,661,881	1,454,931
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,921,740	1,736,691	1,801,874	1,661,881	1,454,931
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	1,921,740	1,736,691	1,801,874	1,661,881	1,454,931
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	141,946	88,220	141,483	52,005	36,488
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	141,946	88,220	141,483	52,005	36,488
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	141,946	88,220	141,483	52,005	36,488
Exited advanced approach tier 2 capital					
Total capital	2,063,686	1,824,911	1,943,357	1,713,886	1,491,419
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	20,212,559	17,445,593	18,362,736	15,453,152	14,250,615
Less: Deductions from common equity tier 1 capital	198,789	222,926	225,946	239,205	285,518
Less: Other deductions	0	859	0	0	0
Total assets for leverage ratio	20,013,770	17,221,808	18,136,790	15,213,947	13,965,097
Total risk-weighted assets	12,782,643	12,046,827	12,253,256	11,949,082	10,998,931
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	15.03	12.66	84	14.42	11.98	83	14.71	12.35	82	13.91	12.11	79	13.23	12.09	76
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	15.03	13.44	78	14.42	12.72	78	14.71	13.08	79	13.91	12.78	73	13.23	12.85	67
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	16.14	15.42	71	15.15	14.77	67	15.86	15.23	69	14.34	14.36	62	13.56	14.45	41
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.60	9.11	70	10.08	9.03	80	9.93	9.13	76	10.92	9.76	79	10.42	9.71	73
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name

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RSSD Number

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Peer #

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)							
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)							
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)							
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue							
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income							
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses							
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries							
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	383,666	374,977	378,375	347,274	263,441	2.32	276.08

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	52.30			54.79			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	47.70			45.21			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53		
Insurance activities revenue / Adjusted operating income															
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue	3.14			3.04			2.84			7.32			4.86		
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54		
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46		
Insurance underwriting net income / Consolidated net income															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49		
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17		
Reinsurance recovery (L/H) / Total assets (L/H)															
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31		
Net assets of insurance underwriting subsidiaries / Consolidated assets															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	18.64	11.54	79	20.59	11.35	87	19.51	11.03	84	20.30	11.51	83	17.69	10.22	77
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	152,978	266,124	182,707	206,699	239,795
Real estate loans	146,612	245,767	175,302	186,175	224,765
Commercial and industrial loans	6,366	20,357	7,405	20,524	15,030
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	1,000	1,000	1,000	1,000	1,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	153,978	267,124	183,707	207,699	240,795
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits	0	0.12	24	0	0.59	8	0	0.42	14	0	1.19	6	0	0.97	3

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans	1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions	0			0			0			0			0	

Growth Rates

Net loans and leases	-42.52	-1.19	11	16.48	10.27	72	-11.61	-2.40	33	-13.80	22.48	18	301.34	7.24	97
Total selected assets	-42.36	3.19	11	16.41	5.10	68	-11.55	2.04	26	-13.74	12.40	22	294.43	3.24	98
Deposits		9.07			10.22			3.46			10.36			5	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name _____

City/State _____

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	0	1	1	3	2	-100.00	-100.00	
Dividends	0	0	0	0	0			
Interest	0	1	1	3	2	-100.00	-100.00	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	0	1	1	3	2	-100.00	-100.00	
Securities gains (losses)	0	0	0	0	0			
Other operating income	0	0	0	0	0			
Total operating income	0	1	1	3	2	-100.00	-100.00	
Operating Expenses								
Personnel expenses	0	0	0	0	0			
Interest expense	0	0	0	0	0			
Other expenses	22	34	76	62	39	-35.29	-63.33	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	22	34	76	62	39	-35.29	-63.33	
Income (loss) before taxes	-22	-33	-75	-59	-37			
Applicable income taxes (credit)	18	53	50	86	65	-66.04		
Extraordinary items								
Income before undistributed income of subsidiaries	-40	-86	-125	-145	-102			
Equity in undistributed income of subsidiaries	113,725	57,995	126,119	162,379	95,765	96.09	295.99	
Bank subsidiaries	113,725	57,995	126,119	162,379	95,765	96.09	295.99	
Nonbank subsidiaries	0	0	0	0	0			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	113,685	57,909	125,994	162,234	95,663	96.32	296.65	
Memoranda								
Bank net income	113,725	57,995	126,119	162,379	95,765	96.09	295.99	
Nonbank net income	0	0	0	0	0			
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name

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RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	2,105,175	99.55	1,986,165	99.52	2,061,319	99.54	1,889,973	1,700,432	5.99	114.09	
Common and preferred stock	2,105,175	99.55	1,986,165	99.52	2,061,319	99.54	1,889,973	1,700,432	5.99	114.09	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	671	0.03	752	0.04	687	0.03	863	926	-10.77	-42.50	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	8,862	0.42	8,856	0.44	8,885	0.43	8,831	8,851	0.07	-35.40	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	63			
Total assets	2,114,708	100.00	1,995,773	100.00	2,070,891	100.00	1,899,667	1,710,272	5.96	111.85	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0			
Subordinated notes and debentures	0	0	0	0	0	0	0	0			
Other liabilities	0	0	0	0	0	0	0	0		-100.00	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total liabilities	0	0	0	0	0	0	0	0		-100.00	
Equity Capital	2,114,708	100	1,995,773	100	2,070,891	100	1,899,667	1,710,272	5.96	111.91	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0			
Common stock	927,345	43.85	927,345	46.47	927,345	44.78	927,345	927,345	0.00	0.00	
Common surplus	588,992	27.85	589,131	29.52	589,132	28.45	589,131	589,138	-0.02	2908.28	
Retained earnings	608,443	28.77	442,516	22.17	510,599	24.66	384,606	223,435	37.50	1458.27	
Accumulated other comprehensive income	-10,072	-0.48	36,781	1.84	43,815	2.12	-1,415	-29,646			
Other equity capital components	0	0	0	0	0	0	0	0			
Total liabilities and equity capital	2,114,708	100.00	1,995,773	100.00	2,070,891	100.00	1,899,667	1,710,272	5.96	111.85	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

BHC Name

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Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.89	12.64	40	5.89	4.33	57	6.30	7.29	34	8.94	9.68	40	6.64	10.40	14
Bank net income / Average equity investment in banks	10.99	12.37	43	5.98	4.55	53	6.38	7.45	35	9.04	10.51	35	6.71	11.19	11
Nonbank net income / Average equity investment in nonbanks		13.40			7.01			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	100.04	96.24	38	100.15	91.35	35	100.10	88.16	33	100.09	82.22	38	100.11	82.56	36
Nonbank net income / Parent net income	0	3.10	15	0	6.35	15	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	0	16.87	2	0	20.37	2	0	20.06	3	0	20.43	1	0	20.88	1
Total debt / Equity capital	0	11.60	11	0	14.50	11	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.82	7	0	16.78	7	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.69	11	0	14.81	11	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.71	11	0	14.64	11	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	39.10	9	0	29.33	11	0	34.67	10		28.44			28.63	
Double Leverage															
Equity investment in subs / Equity capital	99.55	103.07	32	99.52	103.11	26	99.54	102.81	30	99.49	103.22	26	99.42	103.10	27
Total investment in subs / Equity capital	99.55	108.26	21	99.52	110.49	14	99.54	110.16	18	99.49	111.07	14	99.42	112.48	15
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.04	0.25	31	-0.08	0.67	28	-0.08	0.47	28	-0.06	0.36	26	-0.10	0.35	23
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	-81.82	138.64	0	-152.94	143.95	0	-64.47	136.59	0	-133.87	177.68	0	-161.54	162.34	0
Cash from ops + noncash items + op expense / Op expense + dividend	36.36	130.64	17	-229.41	154.33	2	-134.21	147.24	1	-100	190.27	1	-156.41	174.91	1
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	36.36	103.17	25	-229.41	148.07	1	-134.21	134.08	0	-100	116.34	2	-156.41	103.19	1
Pretax operating income + interest expense / Interest expense		1,479.01			2,733.67			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,667.11			1,374.36			1,539.23			1,632.83			1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends		153.06			169.52			150.43			210.80			188.90	
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.03	3.64	28	0.04	3.69	30	0.03	3.85	32	0.05	2.64	34	0.05	2.61	33
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		78.46			73.92			81.10			57.84			57.26	
Dividends declared / Net income	0	25.30	4	0	60.26	4	0	42.29	4	0	33.08	3	0	27.33	5
Net income – dividends / Average equity.....	10.89	9.64	68	5.89	1.15	82	6.30	4.14	77	8.94	6.46	82	6.64	7.33	44
Percent of Dividends Paid															
Dividends from bank subsidiaries		139.49			166.94			132.17			178.13			157.73	
Dividends from nonbank subsidiaries		3.97			3.69			3.41			7.53			7.13	
Dividends from subsidiary holding companies.....		6.36			3.84			4.85			21.40			16.86	
Dividends from all subsidiaries		193.08			205.70			174.85			260.40			215.26	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	36.56	9	0	82.59	8	0	60.28	4	0	66.55	4	0	60.71	4
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	43	0	0.36	41	0	0.54	39	0	0.52	37
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	0	38.35	5	0	98.26	6	0	62.88	5	0	69.36	5	0	63.43	4
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17			52.25			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.35			7.62			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.63			1.87			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.08			0.22			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		76.16			78.35			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		67.82		0	66.84	12	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....		0.39		100	1.06	99	100	0.63	99	100	0.80	99	100	0.92	99
Management and service fees from bank subsidiaries		2.08		0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....		0.02		0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries		81.78		100	81.90	87	100	82.20	93	100	78.80	95	100	74.20	88
Dividends from nonbank subsidiaries		2.67		0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....		0.35		0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries		0.02		0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....		0.01		0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries		6.48		0	6.25	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....		2.43		0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....		0.01		0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....		0		0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....		0		0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....		3.96		0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		28.31			33.86			27.08			28.33			26.53	